SVS members may think their disability insurance plans have them covered. But in cases of disability or illness, their incomes as vascular surgeons, specifically, may not as secure as they believe. The SVS has teamed up with Principal® to help members guard their incomes as vascular surgeons.

“This coverage helps replace more of your income if you can’t work due to a disabling illness or injury. It supplements your existing group long-term disability insurance,” said Mark Blocker, of SVS’ Affinity Program of expanded benefits.

SVS members receive a 10 percent discount. Coverage can’t be canceled and renewal is guaranteed, at the same rate, to age 65 or 70.

Other advantages include:

- Taxes. Participants are eligible to receive $17,000 in monthly benefits tax-free. Group employer-paid benefits are taxed. If that benefit is $15,000 a month, taxes likely reduce that to $9,000 a month.
- Ownership. Participants own their SVS policies; rates and discounts are guaranteed even in the case of changing practices. And there are no new medical questions or exams.
- Simplicity, with few medical/financial requirements.
- Extended coverage, with the vascular surgery specialty covered to age 65 or 70. Many group plans either do not cover a specialty or may do so for a limited time such as 24 months. After that, group plans can limit benefits to "any gainful occupation," not the vascular surgery specialty. "This can make a big difference in benefits," said Blocker.

Receive a quote for a comprehensive proposal, and/or policy comparisons with existing coverage, with just contact information, income and date of birth. Contact Blocker at 312-291-4472 or at Mark@nationalaffinity.net.